IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

KangYoon Lee et al.

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SYSTEM AND METHOD FOR PERFORMING PERSONAL FINANCE

MANAGEMENT USING THE INTERNET

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AUTHORIZATION TO ACT IN A REPRESENTATIVE CAPACITY

Sir:

The practitioner named below is authorized to conduct interviews and has the authority to bind the principal concerned. Furthermore, the practitioner is authorized to file correspondence in the above-identified application pursuant to 37 C.F.R. \$1.34:

FRANK S. DIGIGLIO, Reg. No. 31,346; LEOPOLD PRESSER, Reg. No. 19,827; STEVEN FISCHMAN, Reg. No. 34,594; JOHN S. SENSNY, Reg. No. 28,757; EDWARD W. GROLZ, Reg. No. 33,705; and LESLIE S. SZIVOS, Reg. No. 39,394.

This is not a Power of Attorney to the above-named practitioner(s). Accordingly, the practitioner(s) named above do(es) not have authority to sign a request to change the correspondence address, a request for an express abandonment, a disclaimer, a power of attorney, or other document requiring the signature of the applicant, assignee of the entire interest or an attorney of record. If appropriate, a separate Power of Attorney to the above-named practitioner(s) should be executed and filed in the United States Patent and Trademark office.

Respectfully submitted:

Douglas W. Lameron Registration No. 31,596

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